UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MICHIGAN

In Re:			
	KEITH KERR,	Case No	o. 10-72939-TJT
		Chapter	13
		Hon. 7	UCKER
	Debtor(s)		
		<i>!</i>	

OBJECTIONS TO CONFIRMATION

NOW COMES Creditor, CP FEDERAL CREDIT UNION, by and through counsel, BUTLER, BUTLER & ROWSE-OBERLE, P.L.L.C., and objects to the confirmation of the Debtor's proposed Chapter 13 Plan as follows:

- Creditor is the holder of a perfected security interest in a 2008 Harley Davidson, VIN.
 1HD1GM4198K335461.
 - 2. The balance owing Creditor as of the date of the bankruptcy petition was \$8,414.16.
 - 3. Creditor objects to the Debtors' proposed Plan as Creditor is not adequately protected.
- 4. Creditor requested documentation of full coverage insurance at the §341 Hearing and Debtors did not have valid proof.
 - 5. The Debtor's Chapter 13 Plan proposes payment to Creditor direct from the Debtor.
 - 6. Debtor proposes direct payment however, Schedule J does not include the payment.

WHEREFORE, Creditor prays that this Honorable Court will deny confirmation as proposed.

BUTLER, BUTLER & ROWSE-OBERLE, P.L.L.C.

KAREN L. ROWSE-OBERLE (P-41893)
Attorney for Creditor
24525 Harper Avenue, Suite Two
St. Clair Shores, MI 48080
(586) 777-0770
krowse-oberle@butler-butler.com

December 27, 2010